

SELIGMAN

HARVESTER:
THE PATH TO YOUR
SELIGMAN SOLUTION



WORKBOOK

TIMES

CHANGE

VALUES

ENDURE

J. & W. SELIGMAN & Co.
INCORPORATED
ESTABLISHED 1864

FIG. 1A

Harvester WORKBOOK

This workbook is designed to help you approximate your retirement income needs. Once you have completed the workbook, meet with your financial advisor to discuss the results. He or she can help you construct an investment strategy suited to your specific needs.

Name: _____

Date: _____

INVESTABLE ASSETS — Taking inventory of how much you have to invest, as well as your current asset allocation, is necessary to determine where your portfolio needs to be adjusted.

COMBINED HUSBAND WIFE

- a) CDs _____
- b) Money Market Funds/
Bank Deposits _____
- c) Individual Bonds _____
- d) Individual Stocks _____
- e) Tax-Exempt Bond
Mutual Funds _____
- f) Taxable Bond
Mutual Funds _____
- g) Equity
Mutual Funds _____
- h) IRA or Other
Tax-Deferred Plans _____
- i) Other _____

D) TOTAL INVESTABLE
ASSETS \$ _____

Go to Page 3.
Insert this figure in Section 6.
Line 2 AND Section 7, Line 2

ESTIMATED SOURCES OF INCOME — For most retirees, the income they receive from Social Security and company-sponsored pensions will not be sufficient to sustain their lifestyle in retirement. However, if prudently utilized, your retirement account can be nicely supplemented with these sources of income. Please indicate below the MONTHLY income you and your spouse derive from each source.

COMBINED HUSBAND WIFE

- a) Social Security _____
- b) Pension Plan _____
- c) Monthly Survivor
Benefit _____
- d) Fixed Annuity
Payments _____
- e) Variable Annuity
Payments _____
- f) Other _____

SUBTOTAL _____

Multiply monthly subtotal by 12 to arrive at:

g) TOTAL YEARLY
INCOME \$ _____

Go to Page 3.
Insert this figure in Section 5, Line 2

ESTIMATED FIXED EXPENSES ("Needs") — Needs are your set expenses that cannot be compromised. This is the minimum amount of money required for you to live. Please indicate your MONTHLY expenses below.

- a) Mortgage/Rent _____
- b) Health Insurance _____
- c) Taxes
 - Income (federal/state, local) _____
 - Real Estate _____
- d) Car Insurance/Maintenance _____
- e) Basic Living Expenses
 - (i.e., food, clothing, etc.) _____
- f) Other
 - (i.e., home maintenance, medical costs, insurance, etc.) _____

SUBTOTAL _____

Multiply monthly subtotal by 12 to arrive at:

g) TOTAL YEARLY NEEDS \$ _____

Insert this figure in Section 5, Line 1.

FLEXIBLE EXPENSES ("Wants") — These expenses are not absolute priorities; however, they are things that improve your quality of life. If need be, these are things you can postpone or, perhaps, do without. Please indicate your MONTHLY expenses below.

- a) Travel _____
- b) Dining/Entertainment _____
- c) Gifts to Charity _____
- d) Gifts to Children/Grandchildren _____
- e) New Car _____
- f) Hobbies _____
- g) Other _____

SUBTOTAL _____

Multiply monthly subtotal by 12 to arrive at:

h) TOTAL YEARLY WANTS \$ _____

Insert this figure in Section 7, Line 1.

ESTIMATE YOUR "NET NEED"

1. TOTAL "NEEDS" (Section 3, Line "g")

minus

2. TOTAL COMBINED INCOME
(Section 2, Line "g")

3. ESTIMATED NET NEED

\$ _____
Insert this figure
in Section 6, Line 1, below

ESTIMATE YOUR FIXED-DOLLAR "NEED" RELATIVE TO YOUR ASSETS

1. NET NEED (estimated from Section 5)

divided by

2. TOTAL INVESTABLE ASSETS
(Section 1, Line "j")

3. ESTIMATED NET FIXED-DOLLAR NEED AS A PERCENT OF TOTAL ASSETS

% _____
Insert this figure
in Section 8, Line 1, below.

ESTIMATE YOUR FIXED-PERCENT "WANTS" RELATIVE TO YOUR ASSETS

1. TOTAL "WANTS"
(Section 4, Line "h")

divided by

2. TOTAL INVESTABLE ASSETS
(Section 1, Line "j")

3. ESTIMATED WANTS AS A PERCENT OF TOTAL ASSETS

% _____
Insert this figure
in Section 8, Line 2, below.

DETERMINE YOUR TOTAL NET NEEDS PLUS WANTS

1. ESTIMATED NET FIXED-DOLLAR NEED AS A PERCENT OF TOTAL ASSETS
(Section 6, Line "3") % _____

plus

2. ESTIMATED WANTS AS A PERCENT OF TOTAL ASSETS
(Section 7, Line "3") % _____

3. TOTAL NET NEED PLUS WANTS

% _____

HARVESTER PROPOSAL REQUEST FORM

How to Generate a Harvester Proposal for Your Client

1. Review the completed Harvester Workbook with your client and revise the information as necessary.
2. Complete this form and fax it along with the Workbook sheets

Seligman will notify you upon receipt of your request and schedule an appointment to review the proposal at your earliest convenience.

If you have any questions about generating a Harvester proposal, please contact your Seligman Sales Professional



Financial Advisor Information

Name _____ Title _____
Rep Number _____ Firm _____
Street Address _____
City _____ State _____ Zip _____
Phone _____ Fax _____ E-mail _____

Client Information

In addition to providing client names, please indicate how you wish your clients to be addressed in the proposal by checking the appropriate courtesy titles.

Mr. Ms.
 Messrs. Miss
 Mrs. Mr. and Mrs.

Mr. Ms.
 Messrs. Miss
 Mrs. Mr. and Mrs.

Name _____

Name _____

Your Harvester Recommendation

Select a Withdrawal Strategy (total cannot exceed 12%)

% fixed-dollar
 % fixed-percentage

Select a Harvester Portfolio

- Harvester 30-60-10
- Harvester 40-50-10
- Harvester 50-40-10
- Harvester 55-35-10
- Harvester 60-30-10
- Harvester 65-25-10
- Harvester 70-20-10
- Harvester 75-15-10
- Harvester 80-10-10

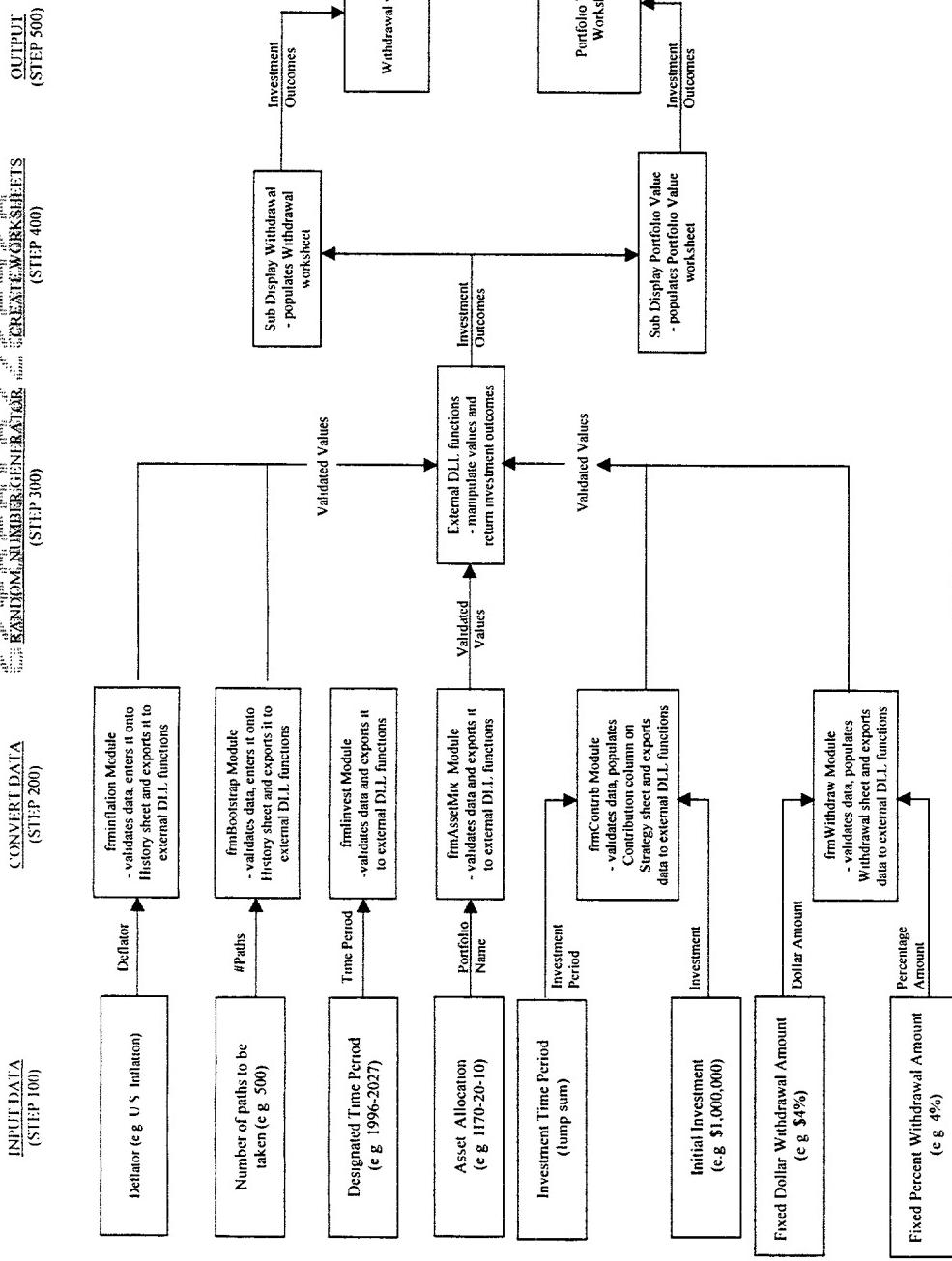


FIG. 3

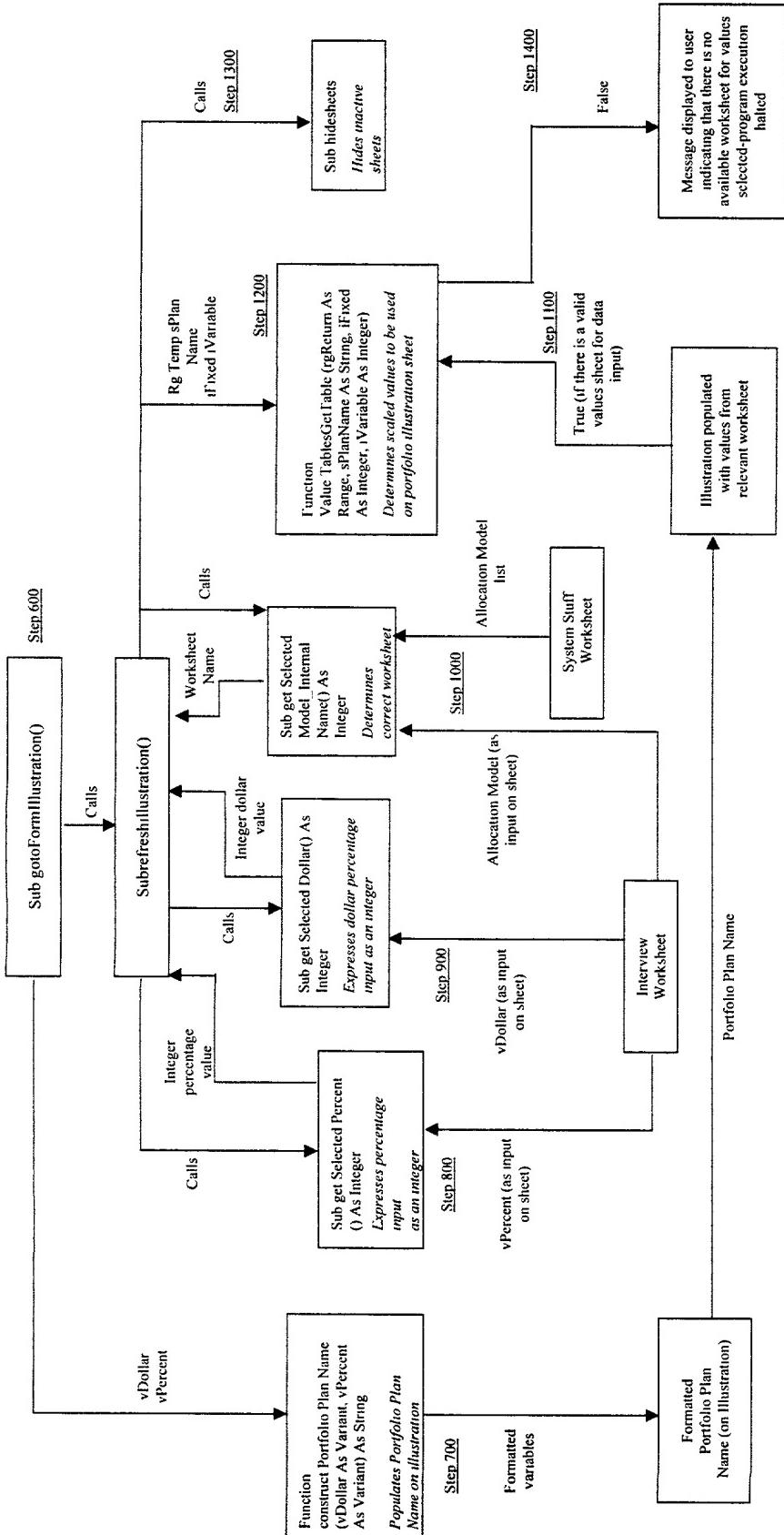
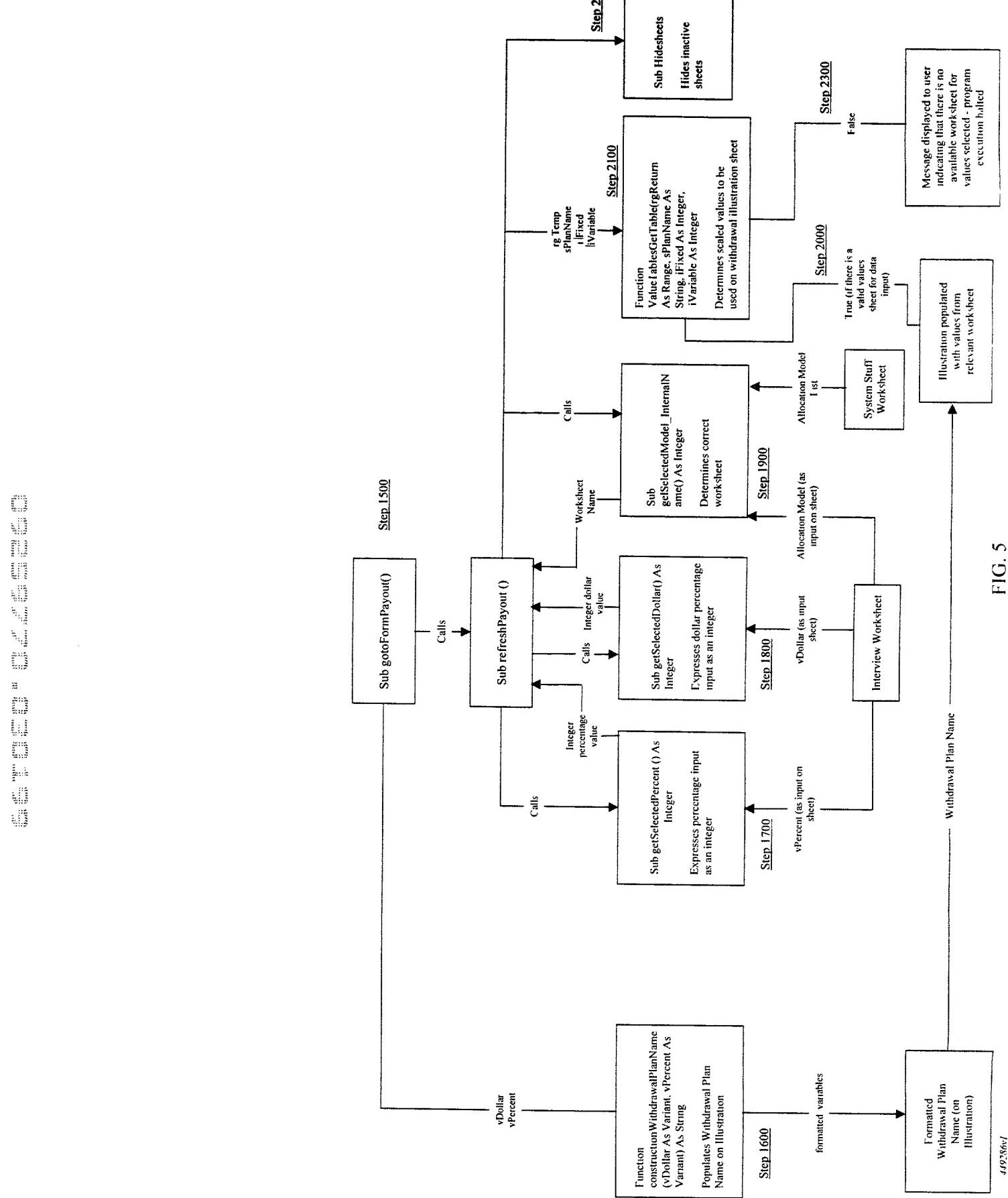


FIG. 4

FIG. 5



SELIGMAN



Hypothetical
Illustration

SELIGMAN HARVESTER

Prepared For:
Date Prepared:
Initial Investment:

Mr. & Mrs. M.T. Nester

12/18/98

\$1,000,000

6% Fixed Dollar Withdrawal

(Percent of initial investment)
(indexed to inflation)

2% Fixed Percent Withdrawal

(Percent of each year's portfolio value)

Asset Allocation: H 60-30-10

60% Equity

35% U.S. Large-Cap Stocks
10% U.S. Small-Cap Stocks
15% International Large-Cap Stocks

30% Bonds

30% U.S. Corporate Bonds

10% Cash

10% U.S. Treasury Bills

Prepared by:

Trusted Financial Advisor

Seligman Financial Services has supplied this illustration in response to the request of a specific client, and it has been prepared to meet that client's special instructions. It may not be reproduced or used in verbal or written form with other clients. This hypothetical illustration is not a forecast or a projection of future results; it is based on the Monte Carlo Statistical Technique which uses historical data from 1950 to 1997 (in random order) on various asset allocation and withdrawal strategies. The resulting hypothetical returns are based on asset class returns, not specific fund returns. A more detailed explanation of the Monte Carlo Statistical Technique is available by calling Seligman Financial Services at 800-221-2783.

This hypothetical must be accompanied by each recommended Fund's current prospectus, which contains more complete information about sales charges, expenses, and risk factors. Each Fund's rate of return will vary, and the principal value of an investment in any Fund will fluctuate so that shares, on any given day or when redeemed, may be worth more or less than their original cost.

Although common stocks have produced higher historical returns, they may subject principal to greater risk than other types of investments. The stocks of smaller companies may be subject to above-average market fluctuations. There are specific risks associated with global investing, such as currency fluctuations, foreign taxation, differences in financial reporting practices, and changes in political conditions. The securities in which Seligman High-Yield Bond Fund invests are subject to a greater risk of loss of principal and interest than higher rated investment-grade bonds.

FIG. GA



SELIGMAN HARVESTER

Prepared for:
Prepared by:
Date Prepared:
Portfolio:
Withdrawal Plan:

Mr. & Mrs. M.T. Nester
Trusted Financial Advisor
12/18/98
H 60-30-10
6% of initial investment increased each year by prior year's change in CPI, and 2% prior year-end portfolio value

Initial Investment:	\$1,000,000
Fixed-Dollar Withdrawal: (indexed for inflation)	\$60,000
Fixed-Percent Withdrawal:	2%

Hypothetical Portfolio Value*

Year-end	worst		median			best	
	10%	25%	33.3%	50%	33.3%	25%	10%
1	\$882,191	\$944,876	\$977,423	\$1,031,518	\$1,081,649	\$1,100,949	\$1,165,435
2	\$850,918	\$944,880	\$982,461	\$1,057,331	\$1,126,935	\$1,165,257	\$1,265,272
3	\$824,151	\$939,876	\$988,487	\$1,076,537	\$1,168,756	\$1,223,946	\$1,361,180
4	\$800,394	\$932,463	\$990,231	\$1,098,422	\$1,216,470	\$1,283,362	\$1,456,457
5	\$768,475	\$922,589	\$990,935	\$1,118,759	\$1,263,042	\$1,337,338	\$1,554,676
6	\$732,195	\$909,642	\$991,877	\$1,146,161	\$1,305,702	\$1,390,268	\$1,644,182
7	\$700,209	\$899,173	\$992,040	\$1,161,595	\$1,347,509	\$1,457,015	\$1,747,829
8	\$661,306	\$885,381	\$982,734	\$1,171,321	\$1,381,594	\$1,509,554	\$1,856,002
9	\$615,379	\$860,045	\$967,962	\$1,184,430	\$1,419,805	\$1,556,845	\$1,957,407
10	\$566,358	\$827,028	\$955,164	\$1,193,938	\$1,455,207	\$1,622,201	\$2,094,930
11	\$504,172	\$802,324	\$939,743	\$1,198,744	\$1,484,781	\$1,669,687	\$2,218,841
12	\$437,575	\$760,936	\$912,278	\$1,199,617	\$1,527,180	\$1,742,782	\$2,343,367
13	\$366,411	\$710,816	\$884,135	\$1,198,449	\$1,567,807	\$1,793,033	\$2,487,663
14	\$276,430	\$657,628	\$835,265	\$1,193,484	\$1,594,289	\$1,871,025	\$2,647,814
15	\$171,845	\$595,631	\$790,903	\$1,177,056	\$1,618,199	\$1,939,594	\$2,803,478
16	\$52,423	\$522,914	\$732,166	\$1,151,612	\$1,627,443	\$1,985,440	\$2,973,473
17	\$0	\$435,351	\$663,157	\$1,126,536	\$1,659,522	\$2,047,126	\$3,139,024
18	\$0	\$341,800	\$593,386	\$1,076,096	\$1,699,076	\$2,080,982	\$3,323,710
19	\$0	\$224,865	\$496,243	\$1,033,100	\$1,705,136	\$2,133,980	\$3,520,748
20	\$0	\$98,386	\$392,148	\$989,280	\$1,727,174	\$2,186,380	\$3,762,233
21	\$0	\$0	\$273,373	\$923,105	\$1,703,988	\$2,253,701	\$3,975,705
22	\$0	\$0	\$143,667	\$844,825	\$1,711,708	\$2,310,783	\$4,234,921
23	\$0	\$0	\$0	\$756,668	\$1,707,092	\$2,364,316	\$4,457,672
24	\$0	\$0	\$0	\$643,307	\$1,675,231	\$2,388,383	\$4,669,336
25	\$0	\$0	\$0	\$530,677	\$1,638,605	\$2,470,251	\$5,055,213
26	\$0	\$0	\$0	\$390,169	\$1,613,535	\$2,523,686	\$5,349,681
27	\$0	\$0	\$0	\$225,483	\$1,589,209	\$2,515,169	\$5,703,970
28	\$0	\$0	\$0	\$58,317	\$1,537,250	\$2,572,615	\$5,988,614
29	\$0	\$0	\$0	\$0	\$1,476,118	\$2,615,649	\$6,451,418
30	\$0	\$0	\$0	\$0	\$1,390,051	\$2,638,417	\$6,820,765

* Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested.

FIG. 6B

SELIGMAN



Hypothetic
Illustrative

SELIGMAN HARVESTER

Prepared for:

Mr. & Mrs. M.T. Nester

Prepared by:

Trusted Financial Advisor

Date Prepared:

12/18/98

Portfolio:

H 60-30-10

Withdrawal Plan:

6% of initial investment increased each year by prior
year's change in CPI, and 2% prior year-end portfolio
value

Initial Investment: \$1,000,000

Fixed-Dollar Withdrawal:
(indexed for inflation) \$60,000

Fixed-Percent Withdrawal: 2%

Hypothetical Withdrawal Value in Constant Dollars*

Year	worst			median			best	
	10%	25%	33.3%	50%	33.3%	25%	10%	
1	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
2	\$76,854	\$78,204	\$78,626	\$79,936	\$80,814	\$81,471	\$82,560	
3	\$75,242	\$77,335	\$78,170	\$79,648	\$81,128	\$81,921	\$83,915	
4	\$73,994	\$76,504	\$77,535	\$79,322	\$81,116	\$82,129	\$84,978	
5	\$72,966	\$75,655	\$76,827	\$78,969	\$81,145	\$82,451	\$85,946	
6	\$71,949	\$74,905	\$76,174	\$78,580	\$81,086	\$82,618	\$86,552	
7	\$70,868	\$74,039	\$75,535	\$78,198	\$81,037	\$82,629	\$87,240	
8	\$69,969	\$73,346	\$74,876	\$77,775	\$80,949	\$82,864	\$88,038	
9	\$68,954	\$72,515	\$74,212	\$77,257	\$80,650	\$82,896	\$88,914	
10	\$67,916	\$71,624	\$73,344	\$76,799	\$80,507	\$82,848	\$89,338	
11	\$66,897	\$70,853	\$72,593	\$76,250	\$80,333	\$82,900	\$90,047	
12	\$65,924	\$70,082	\$71,966	\$75,691	\$79,960	\$82,593	\$91,088	
13	\$64,919	\$69,035	\$71,057	\$75,191	\$79,817	\$82,810	\$91,669	
14	\$63,787	\$68,169	\$70,198	\$74,629	\$79,571	\$82,679	\$92,775	
15	\$62,630	\$67,108	\$69,415	\$73,986	\$79,193	\$82,739	\$93,580	
16	\$61,445	\$66,330	\$68,551	\$73,393	\$78,725	\$82,622	\$94,359	
17	\$11,174	\$65,278	\$67,577	\$72,654	\$78,252	\$82,223	\$95,172	
18	\$0	\$64,217	\$66,681	\$71,741	\$77,900	\$82,227	\$96,108	
19	\$0	\$63,102	\$65,669	\$70,789	\$77,609	\$82,038	\$96,848	
20	\$0	\$61,918	\$64,643	\$70,051	\$76,900	\$81,822	\$97,539	
21	\$0	\$34,434	\$63,497	\$69,244	\$76,382	\$81,677	\$98,917	
22	\$0	\$0	\$62,322	\$68,270	\$75,866	\$81,517	\$99,248	
23	\$0	\$0	\$58,933	\$67,294	\$75,516	\$81,407	\$100,515	
24	\$0	\$0	\$0	\$66,313	\$74,921	\$81,320	\$102,194	
25	\$0	\$0	\$0	\$65,342	\$74,447	\$81,112	\$102,472	
26	\$0	\$0	\$0	\$64,251	\$73,548	\$80,769	\$103,462	
27	\$0	\$0	\$0	\$63,153	\$72,989	\$80,404	\$105,151	
28	\$0	\$0	\$0	\$61,995	\$72,404	\$79,724	\$105,939	
29	\$0	\$0	\$0	\$40,285	\$71,707	\$79,715	\$106,674	
30	\$0	\$0	\$0	\$0	\$70,991	\$79,369	\$107,760	

* Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested. Withdrawals are deflated by the increase in the actual CPI for each hypothetical result.

FIG. 6C

SELIGMAN



Hypothetical
Illustration

SELIGMAN HARVESTER

Prepared For:
Date Prepared:
Initial Investment:

Mr. & Mrs. M.T. Nester
12/18/98
\$1,000,000

8% Fixed Dollar Withdrawal

(Percent of initial investment)
(indexed to inflation)

0% Fixed Percent Withdrawal

(Percent of each year's portfolio value)

Asset Allocation: H 60-30-10

<u>60% Equity</u>	<u>30% Bonds</u>	<u>10% Cash</u>
35% U.S. Large-Cap Stocks	30% U.S. Corporate Bonds	10% U.S. Treasury Bills
10% U.S. Small-Cap Stocks		
15% International Large-Cap Stocks		

Prepared by:

Trusted Financial Advisor

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This hypothetical must be accompanied by each recommended Fund's current prospectus, which contains more complete information about sales charges, expenses, and risk factors. Each Fund's rate of return will vary, and the principal value of an investment in any Fund will fluctuate so that shares, on any given day or when redeemed, may be worth more or less than their original cost.

Although common stocks have produced higher historical returns, they may subject principal to greater risk than other types of investments. The stocks of smaller companies may be subject to above-average market fluctuations. There are specific risks associated with global investing, such as currency fluctuations, foreign taxation, differences in financial reporting practices, and changes in political conditions. The securities in which Seligman High-Yield Bond Fund invests are subject to a greater risk of loss of principal and interest than higher rated investment-grade bonds.

FIG. 7A

SELIGMAN



Hypothetical
Illustratio

SELIGMAN HARVESTER

Prepared for:	Mr. & Mrs. M.T. Nester
Prepared by:	Trusted Financial Advisor
Date Prepared:	12/18/98
Portfolio:	H 60-30-10
Withdrawal Plan:	8% of initial investment increased each year by prior year's change in CPI, and 0% prior year-end portfolio value

Initial Investment:	\$1,000,000
Fixed-Dollar Withdrawal: (indexed for inflation)	\$80,000
Fixed-Percent Withdrawal:	0%

Hypothetical Portfolio Value*

Year-end	worst		median				best	
	10%	25%	33.3%	50%	33.3%	25%	10%	
1	\$882,191	\$944,876	\$977,423	\$1,031,518	\$1,081,649	\$1,100,949	\$1,165,435	
2	\$849,057	\$943,546	\$981,007	\$1,057,215	\$1,127,475	\$1,165,573	\$1,266,537	
3	\$815,181	\$934,992	\$986,064	\$1,075,431	\$1,170,269	\$1,226,800	\$1,365,675	
4	\$785,819	\$923,056	\$984,303	\$1,094,434	\$1,218,632	\$1,287,213	\$1,468,546	
5	\$745,958	\$907,972	\$978,490	\$1,114,935	\$1,264,265	\$1,343,392	\$1,571,719	
6	\$697,494	\$888,493	\$975,143	\$1,137,473	\$1,308,079	\$1,394,798	\$1,668,481	
7	\$652,250	\$868,743	\$969,068	\$1,146,129	\$1,345,226	\$1,469,682	\$1,778,619	
8	\$594,612	\$838,628	\$951,030	\$1,153,562	\$1,385,941	\$1,523,157	\$1,903,712	
9	\$529,475	\$795,602	\$919,423	\$1,159,347	\$1,419,886	\$1,582,890	\$2,018,682	
10	\$449,512	\$748,268	\$892,475	\$1,159,634	\$1,458,675	\$1,639,571	\$2,176,909	
11	\$359,435	\$696,262	\$856,076	\$1,151,157	\$1,482,678	\$1,701,569	\$2,324,542	
12	\$250,114	\$622,261	\$808,348	\$1,145,369	\$1,518,579	\$1,768,017	\$2,457,949	
13	\$127,644	\$544,590	\$749,274	\$1,128,334	\$1,558,840	\$1,831,698	\$2,648,669	
14	\$0	\$449,789	\$676,562	\$1,100,921	\$1,580,883	\$1,909,881	\$2,839,252	
15	\$0	\$338,520	\$587,271	\$1,066,011	\$1,601,314	\$1,977,959	\$3,033,729	
16	\$0	\$207,620	\$480,967	\$1,001,849	\$1,608,024	\$2,009,015	\$3,249,732	
17	\$0	\$55,897	\$363,261	\$950,828	\$1,624,107	\$2,088,877	\$3,484,713	
18	\$0	\$0	\$226,957	\$866,949	\$1,640,546	\$2,129,294	\$3,716,335	
19	\$0	\$0	\$61,203	\$783,521	\$1,629,220	\$2,193,543	\$3,978,596	
20	\$0	\$0	\$0	\$672,299	\$1,616,114	\$2,244,252	\$4,319,594	
21	\$0	\$0	\$0	\$549,180	\$1,615,858	\$2,337,112	\$4,667,577	
22	\$0	\$0	\$0	\$394,465	\$1,572,527	\$2,374,242	\$5,013,552	
23	\$0	\$0	\$0	\$219,237	\$1,525,456	\$2,437,533	\$5,484,194	
24	\$0	\$0	\$0	\$16,017	\$1,478,593	\$2,473,907	\$5,846,923	
25	\$0	\$0	\$0	\$0	\$1,433,418	\$2,572,333	\$6,336,589	
26	\$0	\$0	\$0	\$0	\$1,357,268	\$2,608,380	\$6,752,117	
27	\$0	\$0	\$0	\$0	\$1,240,488	\$2,651,684	\$7,327,322	
28	\$0	\$0	\$0	\$0	\$1,120,305	\$2,728,876	\$7,899,809	
29	\$0	\$0	\$0	\$0	\$982,858	\$2,765,225	\$8,707,062	
30	\$0	\$0	\$0	\$0	\$794,809	\$2,751,469	\$9,305,635	

* Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested.

FIG. 7B

SELIGMAN



Hypothetic
Illustrative

SELIGMAN HARVESTER

Prepared for:	Mr. & Mrs. M.T. Nester
Prepared by:	Trusted Financial Advisor
Date Prepared:	12/18/98
Portfolio:	H 60-30-10
Withdrawal Plan:	8% of initial investment increased each year by prior year's change in CPI, and 0% prior year-end portfolio value

Initial Investment:	\$1,000,000
Fixed-Dollar Withdrawal: (indexed for inflation)	\$80,000
Fixed-Percent Withdrawal:	0%

Hypothetical Withdrawal Value in Constant Dollars*

Year	worst	median	best	worst	median	best	
	10%	25%	33.3%	50%	33.3%	25%	10%
1	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
2	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
3	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
4	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
5	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
6	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
7	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
8	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
9	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
10	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
11	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
12	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
13	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
14	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
15	\$0	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
16	\$0	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
17	\$0	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
18	\$0	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
19	\$0	\$0	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
20	\$0	\$0	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
21	\$0	\$0	\$0	\$80,000	\$80,000	\$80,000	\$80,000
22	\$0	\$0	\$0	\$80,000	\$80,000	\$80,000	\$80,000
23	\$0	\$0	\$0	\$80,000	\$80,000	\$80,000	\$80,000
24	\$0	\$0	\$0	\$80,000	\$80,000	\$80,000	\$80,000
25	\$0	\$0	\$0	\$80,000	\$80,000	\$80,000	\$80,000
26	\$0	\$0	\$0	\$0	\$80,000	\$80,000	\$80,000
27	\$0	\$0	\$0	\$0	\$80,000	\$80,000	\$80,000
28	\$0	\$0	\$0	\$0	\$80,000	\$80,000	\$80,000
29	\$0	\$0	\$0	\$0	\$80,000	\$80,000	\$80,000
30	\$0	\$0	\$0	\$0	\$80,000	\$80,000	\$80,000

* Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested. Withdrawals are deflated by the increase in the actual CPI for each hypothetical result.

FIG. 7C

SELIGMAN



Hypothetical
Illustration

SELIGMAN HARVESTER

Prepared For:
Date Prepared:
Initial Investment:

Mr. & Mrs. M.T. Nester
12/18/98
\$1,000,000

4% Fixed Dollar Withdrawal

(Percent of initial investment)
(indexed to inflation)

4% Fixed Percent Withdrawal

(Percent of each year's portfolio value)

Asset Allocation: H 60-30-10

<u>60% Equity</u>	<u>30% Bonds</u>	<u>10% Cash</u>
35% U.S. Large-Cap Stocks	30% U.S. Corporate Bonds	10% U.S. Treasury Bills
10% U.S. Small-Cap Stocks		
15% International Large-Cap Stocks		

Prepared by:

Trusted Financial Advisor

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This hypothetical must be accompanied by each recommended Fund's current prospectus, which contains more complete information about sales charges, expenses, and risk factors. Each Fund's rate of return will vary, and the principal value of an investment in any Fund will fluctuate so that shares, on any given day or when redeemed, may be worth more or less than their original cost.

Although common stocks have produced higher historical returns, they may subject principal to greater risk than other types of investments. The stocks of smaller companies may be subject to above-average market fluctuations. There are specific risks associated with global investing, such as currency fluctuations, foreign taxation, differences in financial reporting practices, and changes in political conditions. The securities in which Seligman High-Yield Bond Fund invests are subject to a greater risk of loss of principal and interest than higher rated investment-grade bonds.

FIG. 8A

SELIGMAN



Hypothetic
Illustrative

SELIGMAN HARVESTER

Prepared for:

Mr. & Mrs. M.T. Nester

Prepared by:

Trusted Financial Advisor

Date Prepared:

12/18/98

Portfolio:

H 60-30-10

Withdrawal Plan:

4% of initial investment increased each year by prior year's change in CPI, and 4% prior year-end portfolio value

Initial Investment:	\$1,000,000
Fixed-Dollar Withdrawal: (indexed for inflation)	\$40,000
Fixed-Percent Withdrawal:	4%

Hypothetical Portfolio Value*

Year-end	worst		median		best	
	10%	25%	33.3%	50%	33.3%	25%
1	\$882,191	\$944,876	\$977,423	\$1,031,518	\$1,081,649	\$1,100,949
2	\$854,148	\$947,259	\$983,210	\$1,058,242	\$1,127,255	\$1,164,633
3	\$832,040	\$944,125	\$992,674	\$1,078,583	\$1,168,787	\$1,220,847
4	\$813,830	\$942,149	\$996,732	\$1,103,022	\$1,213,692	\$1,278,930
5	\$792,324	\$939,173	\$1,001,646	\$1,123,023	\$1,261,972	\$1,331,428
6	\$763,249	\$934,215	\$1,009,555	\$1,153,922	\$1,304,627	\$1,382,618
7	\$740,373	\$928,895	\$1,016,657	\$1,172,252	\$1,345,685	\$1,446,462
8	\$720,340	\$922,629	\$1,017,896	\$1,186,507	\$1,383,094	\$1,500,436
9	\$692,723	\$913,218	\$1,015,463	\$1,205,470	\$1,420,790	\$1,543,199
10	\$666,793	\$894,486	\$1,011,785	\$1,222,233	\$1,459,561	\$1,601,396
11	\$631,151	\$890,654	\$1,012,360	\$1,239,880	\$1,495,167	\$1,653,321
12	\$592,035	\$868,177	\$1,001,223	\$1,254,233	\$1,541,491	\$1,719,287
13	\$548,372	\$851,092	\$990,277	\$1,264,482	\$1,578,244	\$1,770,188
14	\$497,012	\$823,377	\$969,833	\$1,273,279	\$1,615,114	\$1,851,364
15	\$446,497	\$795,993	\$960,710	\$1,276,561	\$1,645,930	\$1,910,680
16	\$389,354	\$755,366	\$931,178	\$1,274,595	\$1,669,088	\$1,958,243
17	\$317,065	\$722,276	\$899,193	\$1,272,681	\$1,705,591	\$2,010,308
18	\$246,797	\$678,588	\$862,419	\$1,265,259	\$1,750,146	\$2,064,261
19	\$164,273	\$623,210	\$823,055	\$1,242,800	\$1,767,594	\$2,122,473
20	\$72,176	\$558,492	\$785,203	\$1,231,574	\$1,787,969	\$2,165,047
21	\$0	\$495,531	\$727,907	\$1,218,260	\$1,812,213	\$2,227,575
22	\$0	\$423,888	\$660,861	\$1,189,019	\$1,825,809	\$2,288,277
23	\$0	\$343,031	\$589,888	\$1,139,912	\$1,859,426	\$2,321,176
24	\$0	\$253,429	\$506,466	\$1,107,115	\$1,882,761	\$2,386,618
25	\$0	\$149,622	\$425,168	\$1,064,177	\$1,893,299	\$2,481,868
26	\$0	\$35,989	\$322,038	\$999,625	\$1,896,900	\$2,501,464
27	\$0	\$0	\$215,356	\$950,829	\$1,906,208	\$2,526,858
28	\$0	\$0	\$89,142	\$891,375	\$1,901,023	\$2,600,253
29	\$0	\$0	\$0	\$812,882	\$1,889,317	\$2,663,850
30	\$0	\$0	\$0	\$710,135	\$1,879,119	\$2,714,387

* Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested.

FIG. 8B

SELIGMAN



Hypothetic
Illustration

SELIGMAN HARVESTER

Prepared for:	Mr. & Mrs. M.T. Nester
Prepared by:	Trusted Financial Advisor
Date Prepared:	12/18/98
Portfolio:	H 60-30-10
Withdrawal Plan:	4% of initial investment increased each year by prior year's change in CPI, and 4% prior year-end portfolio value

Initial Investment:	\$1,000,000
Fixed-Dollar Withdrawal: (indexed for inflation)	\$40,000
Fixed-Percent Withdrawal:	4%

Hypothetical Withdrawal Value in Constant Dollars*

Year	worst			median			best	
	10%	25%	33.3%	50%	33.3%	25%	10%	
1	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
2	\$73,709	\$76,407	\$77,251	\$79,871	\$81,627	\$82,942	\$85,120	
3	\$70,612	\$74,711	\$76,427	\$79,301	\$82,227	\$83,790	\$87,748	
4	\$68,220	\$73,154	\$75,175	\$78,685	\$82,156	\$84,162	\$89,722	
5	\$66,350	\$71,659	\$73,863	\$77,988	\$82,211	\$84,780	\$91,486	
6	\$64,652	\$70,256	\$72,670	\$77,276	\$82,027	\$85,031	\$92,553	
7	\$62,791	\$68,780	\$71,516	\$76,621	\$82,026	\$85,050	\$93,835	
8	\$61,135	\$67,552	\$70,391	\$75,949	\$81,772	\$85,358	\$94,916	
9	\$59,507	\$66,207	\$69,311	\$74,913	\$81,282	\$85,279	\$96,443	
10	\$57,778	\$64,948	\$68,073	\$74,210	\$80,886	\$85,157	\$97,037	
11	\$56,488	\$63,515	\$66,826	\$73,242	\$80,594	\$85,077	\$97,893	
12	\$54,929	\$62,375	\$65,660	\$72,393	\$79,844	\$84,710	\$99,663	
13	\$53,470	\$60,819	\$64,305	\$71,642	\$79,864	\$84,865	\$100,506	
14	\$52,021	\$59,471	\$63,044	\$70,691	\$79,271	\$84,485	\$102,038	
15	\$50,331	\$58,132	\$62,013	\$69,759	\$78,630	\$84,663	\$102,845	
16	\$48,648	\$56,844	\$60,682	\$68,721	\$77,830	\$84,080	\$103,732	
17	\$47,159	\$55,422	\$59,285	\$67,484	\$77,209	\$83,619	\$104,615	
18	\$45,430	\$53,919	\$57,941	\$66,273	\$76,565	\$83,523	\$105,872	
19	\$43,735	\$52,658	\$56,687	\$65,212	\$75,874	\$83,431	\$107,049	
20	\$42,163	\$51,203	\$55,187	\$64,052	\$75,017	\$82,701	\$107,592	
21	\$12,269	\$49,683	\$53,766	\$62,682	\$74,102	\$82,217	\$109,439	
22	\$0	\$48,155	\$52,251	\$61,585	\$73,368	\$81,621	\$109,644	
23	\$0	\$46,650	\$50,770	\$60,354	\$72,731	\$81,400	\$111,278	
24	\$0	\$45,083	\$49,252	\$58,947	\$71,806	\$81,444	\$111,363	
25	\$0	\$43,561	\$47,618	\$57,665	\$70,733	\$80,685	\$110,667	
26	\$0	\$41,873	\$46,073	\$56,310	\$70,256	\$80,216	\$113,192	
27	\$0	\$5,339	\$44,530	\$55,127	\$69,531	\$79,646	\$114,277	
28	\$0	\$0	\$42,806	\$53,808	\$68,229	\$78,757	\$113,510	
29	\$0	\$0	\$30,254	\$52,381	\$67,433	\$78,015	\$114,007	
30	\$0	\$0	\$0	\$50,863	\$66,205	\$77,682	\$115,656	

* Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested. Withdrawals are deflated by the increase in the actual CPI for each hypothetical result.

FIG. 8C